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ABSTRACT

This report summarizes the participation levels of the five postsecondary, financial assistance programs in the state of Alaska for 1987-88. The Alaska Student Loan Program (ASLP) awarded approximately 17,000 loans during the period; 53.8% of which went to students attending an institution in Alaska, while 26.7% were awarded to freshmen. The average undergraduate loan was $4,091, the average graduate loan was $5,016, and the default rate for the program was 18.6%. The Student Exchange Program of the Western Interstate Commission for Higher Education provided access to out-of-state professional education for 107 students in 12 fields of study at a cost of $1,253,095. The State Education Incentive Grant Program awarded 176 need-based grants to undergraduates, 61 percent of whom were attending Alaskan institutions. The Alaska Teacher Scholarship Loan Program renewed loans from 1986-87 to 48 students pursuing teaching degrees. However, due to cuts in funding, no new students were awarded these loans in 1987. Finally, the Paul Douglas Teacher Scholarship Program awarded merit-based scholarships averaging $4,875 to seven high school graduates. Additional information on the ASLP is appended. (AJL)

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STATE OF ALASKA

STUDENT FINANCIAL AID PROGRAMS

ANNUAL REPORT 1987-88

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WICHE STUDENT EXCHANGE AND STATE EDUCATIONAL INCENTIVE GRANT PROGRAMS

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PREFACE

The Annual Report on Alaska Student Financial Aid Programs for 1987-88 is hereby transmitted to the Governor and the Legislature of the State of Alaska. The Student Loan Program is administered by the Alaska Commission on Postsecondary Education with advice and guidance of the Student Financial Aid Advisory Committee. Membership of this advisory committee for 1987-88 included:

Ms. Bettye Smith, Chair (Anchorage)
Mr. Jack Blair (Anchorage)
Ms. JoAnn Hawkins (Fairbanks)
Mr. Kenneth Knox (Fairbanks)
Representative Niilo Koponen (Fairbanks)
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The Commission and staff wish to express their gratitude for the work of this advisory committee.

Ronald A. Phipps
Executive Director

October 21, 1988
(Date)

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INTRODUCTION

The State of Alaska provides student financial assistance for postsecondary study through five programs: the Alaska Student Loan Program, the WICHE Student Exchange Program, the State Educational Incentive Grant (SEIG) Program, the Teacher Scholarship Loan Program and the Paul Douglas Teacher Scholarship Loan Program. The five programs provide Alaskans with access to postsecondary education which otherwise might not be available. Through the loan and grant programs direct financial assistance is awarded to students in an effort to remove or lessen financial barriers to postsecondary education. Through the student exchange program, Alaskans have access to graduate, professional, and highly specialized fields which are unavailable in-state.

This report briefly summarizes each of these programs and the participation levels for 1987-88. The Student Loan Program will be discussed first, then the WICHE Student Exchange Program, the Incentive Grant Program, the Teacher Scholarship Loan Program, and finally, the Paul Douglas Teacher Scholarship Loan Program.

ALASKA STUDENT LOAN PROGRAM

The Alaska Student Loan Program is one of the most successful programs offered by the State of Alaska. Its purpose is to provide low-interest loans to Alaskans wishing to pursue education and training at a postsecondary level. The program has grown from serving just over 1,000 Alaskans in 1971-72, to the current 1987-88 level of serving approximately 16,500 Alaskans.

The Alaska Student Loan Program had its origin in a program of scholarship loans established by the 1968 Alaska State Legislature. This program was amended in 1970 and completely restructured in 1971, when the Legislature established the loan program generally as it exists at present. In the sixteen years of operation since then, close to 130,000 student loans have been awarded to Alaskan residents, for a total of over one-half of a billion dollars.

Educational loans of up to $5,500 and $6,500 per year for undergraduate and graduate study, respectively, are provided to eligible state residents. These loans, to be used only to offset the costs of tuition, room, board, and books, offer the borrower a ten-year repayment period at an annual interest rate of eight percent. The loans may be used for full-time attendance at any accredited or approved college, university, or vocational-technical program.

Program Summary

During the 1987-88 school year approximately 17,000 loans were awarded, and 16,453 were finalized and used for postsecondary attendance. Of these 16,453 loans, 53.8 percent were for attendance in Alaska, and 46.2 percent were for attendance out-of-state.

Undergraduate loans continue to dominate the loan volume, with only 8.2 percent of the 1987-88 loans going for graduate study. The largest single group of loans was for freshman borrowers, who accounted for 26.7 percent of all the 1987-88 loans.

Alaskans use these loans for study throughout the United States, and in a number of foreign countries. During the 1987-88 loan year, students from Alaska used state loans for attendance in every state in the Union and in seventeen foreign countries. The most frequent choice continues to be Alaska by more than a five-to-one margin over any other state.

Loan Award Amounts

For 1987-88, an undergraduate average loan was $4,091 while the average graduate loan was $5,016. These amounts are similar to the previous year, but lower than the year 1985-86, after which a new loan policy was implemented that required each borrower to contribute a minimum of $500 in the form of self-help. Out-of-state student loans continue to be higher, on the average, than in-state loans, due largely to non-resident tuition fees. This is graphically presented in Figure 1. It is anticipated that the trend toward higher average loans will continue in the years ahead as tuition rates continue to increase.

Table 1 contains 1985-86, 1986-87, and 1987-88 average loan amounts by student level for the last three years. Here again, one sees the impact of the self-help requirement. The average loan amount for 1987-88 is lower than 1986-87 at virtually every borrowing level, both in-state and out-of-state.

FIGURE 1

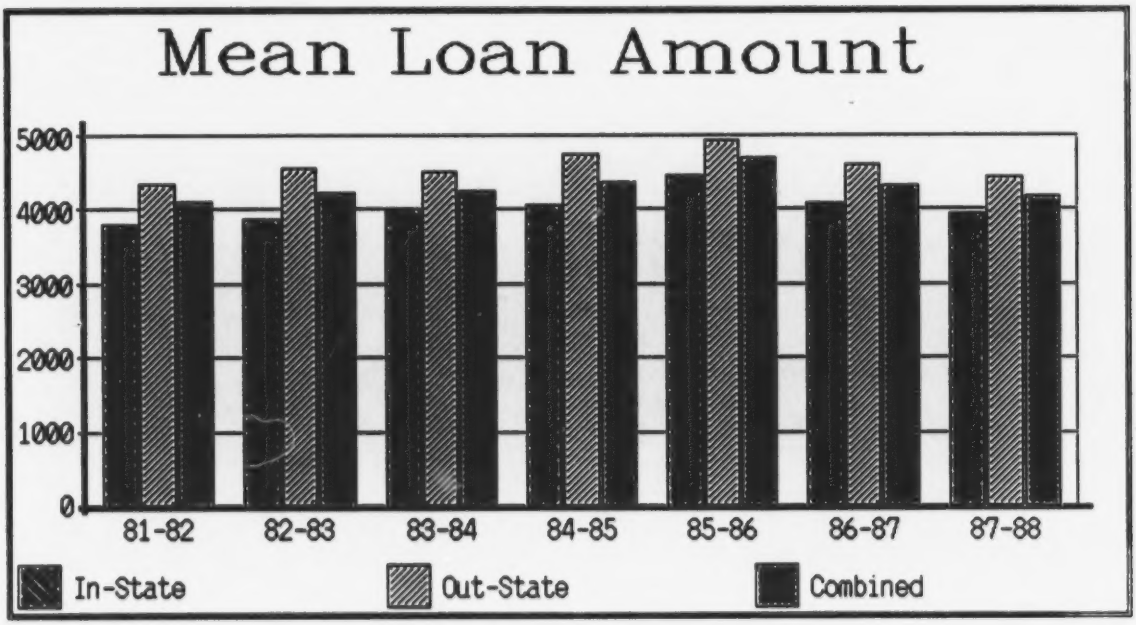


TABLE 1
MEAN LOAN AMOUNT PER RECIPIENT BY
IN-STATE/OUT-OF-STATE AND STUDENT LEVEL
1985-86 thru 1987-88

Student Level	In Alaska			Out-of-State			Combined		
	85-86	86-87	87-88	85-86	86-87	87-88	85-86	86-87	87-88
Freshman	$3,951	$3,440	$3,492	$4,616	$4,267	$4,113	$4,267	$3,813	$3,762
Sophomore	4,209	3,906	3,648	4,325	4,473	4,295	4,525	4,198	3,973
Junior	4,354	4,015	3,919	4,972	4,581	4,479	4,689	4,319	4,216
Senior	4,340	4,010	3,646	4,803	4,510	4,352	4,594	4,271	4,025
Vocational	5,144	4,866	4,626	4,950	4,651	4,605	5,097	4,812	4,621
Undergraduate	4,432	4,050	3,915	4,797	4,461	4,321	4,599	4,235	4,091
Graduate	5,222	4,707	4,514	5,915	5,453	5,163	5,768	5,289	5,016
TOTAL	$4,458	$4,072	$3,936	$4,941	$4,593	$4,437	$4,692	$4,321	$4,168

Undergraduate Loans

The number of undergraduate students receiving loans under the state program has increased greatly over the past fifteen years. In 1971-72, 990 undergraduates received assistance, while in 1987-88, the number has grown to 15,099. Of these 15,099 loan recipients, 56.6 percent used their loans for attendance in Alaska, and 43.4 percent used their loans out-of-state. The states most frequently chosen by undergraduates in 1987-88 are presented in Figure 2.

The consistency of student choice over the past few years is quite high. Alaska remains the most frequent choice for undergraduate attendance this year, as it has been in the past, followed by Washington, Oregon, California, and Arizona. The number of undergraduate students attending college in these five states equals 82 percent of the total number of students receiving loans.

As shown in Figure 3, the percent of undergraduates using their loans for attendance in Alaska increased over the previous year and reached the same level of 1984-85, which enjoyed the highest percentage of Alaskans attending in-state in this decade. This could reflect a reversal of what initially appeared to be a downward or leveling trend beginning in 1985. Moreover, it appears that the dramatic restructuring of the Alaska public higher education system may have had a minimal impact upon the in-state attendance rates. It should be noted, however, that a variety of interrelated and complex factors affect college attendance and the available information prohibits anything other than speculation.

FIGURE 2

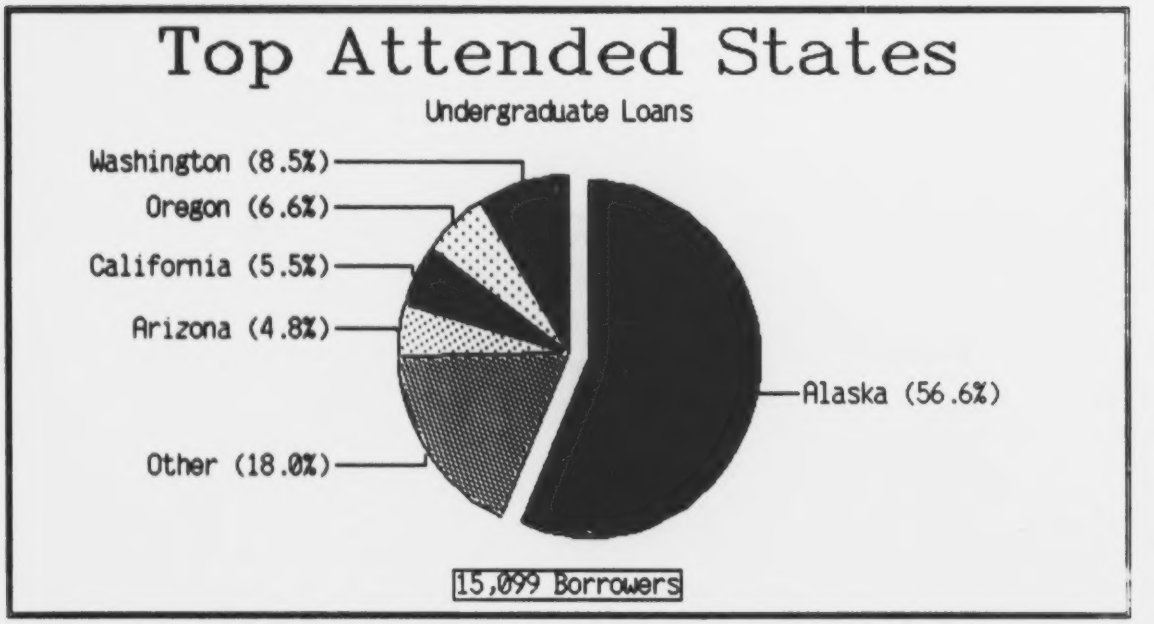
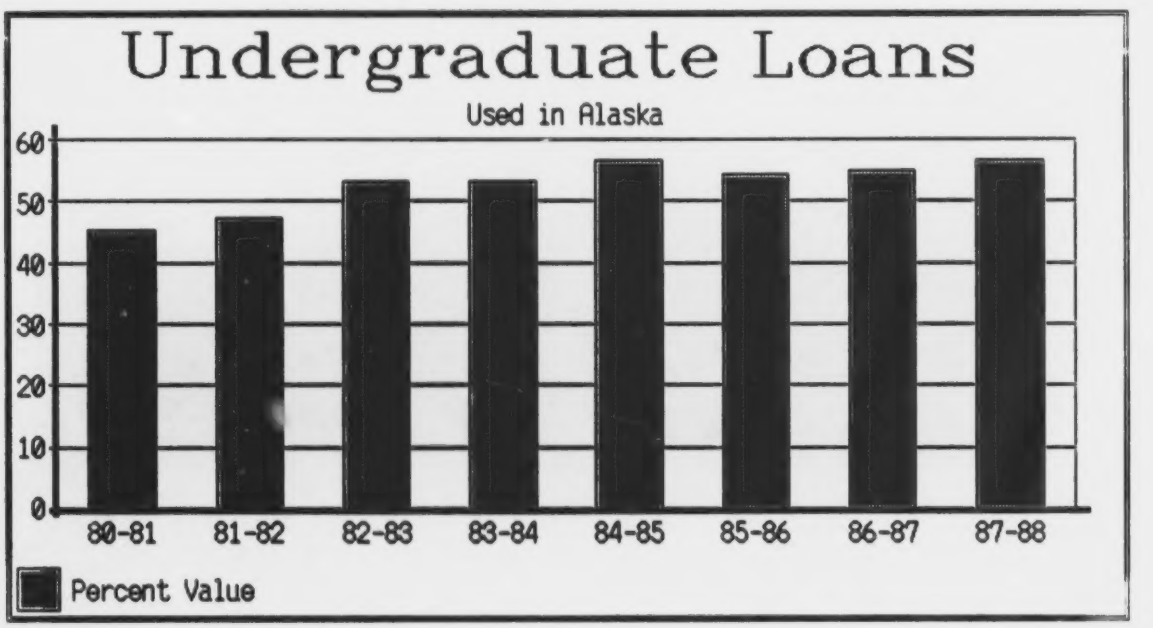


FIGURE 3

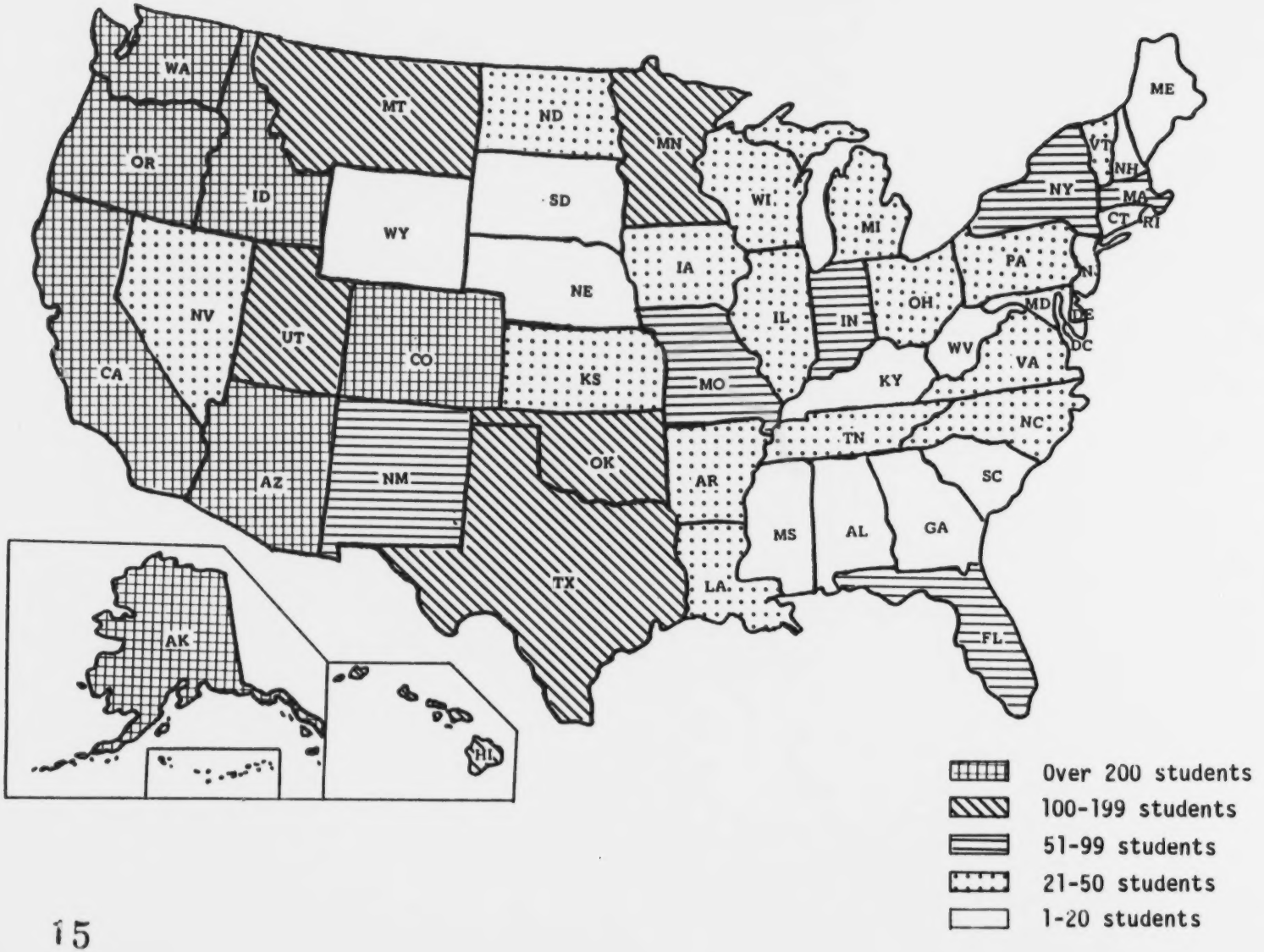


The wide geographic distribution of Alaskans pursuing undergraduate education is shown most vividly in Figure 4, with Alaskan undergraduates attending institutions in every state of the Union. The predominance of the West and Northwest is quite evident, with only Alaska, Washington, Oregon, California, Arizona, Colorado, and Idaho enrolling over 200 Alaskan undergraduates on state loans. Of the fifteen western states comprising the WICHE compact (Western Interstate Commission for Higher Education), only South Dakota received fewer than 20 Alaskan undergraduates on state loans. In fact, the WICHE states account for 90.1 percent of the undergraduate loan recipients.

Under the state loan program, Alaskans may pursue their educational goals in whatever setting seems most appropriate for them. The freedom of choice which this provides is quite evident by the wide geographic distribution of our students.

In 1987-88, Alaska attendance accounts for 78.1 percent of the vocational borrowers and 56.6 percent of the freshman borrowers (see Table 10 on page 25). There seems to be an increased tendency toward attendance out-of-state as student level increases, however this could be due to a number of factors including the changing attendance patterns the last few years and the propensity to remain in school rather than stop-out or drop-out. Hence, caution should be used in drawing inferences from these data.

FIGURE 4
GEOGRAPHIC DISTRIBUTION OF ALASKANS UTILIZING
STATE LOANS FOR UNDERGRADUATE EDUCATION IN 1987-88



Graduate Loans

The number of Alaskans receiving loans for graduate study has increased nearly twelve fold since the program began in 1971-72, but seems to have stabilized the last few years. In 1987-88, 1,354 students received assistance for the pursuit of graduate study. Of these, 77.3 percent used their loans for attendance outside of Alaska, while 22.7 percent used them for attending school in-state. As shown in Figure 5, with the exception of the initial year, this decade has seen the percentage of graduate loan recipients attending school in Alaska remain between 21 and 24 percent.

The states most frequently chosen by graduate students from Alaska in 1987-88 are presented in Figure 6. Again, as with undergraduates, the students' preference is quite stable. Only Alaska, California, Washington, and Oregon received more than 100 Alaskan graduate students on state loans. The fifteen states comprising the WICHE compact account for 71.3 percent of all the graduate Alaskan loan recipients for 1987-88.

Alaskans pursuing graduate educational goals are also distributed quite widely across the nation, with Alaskan graduate loan recipients attending institutions in all but four of the fifty states. The predominance of the West, and particularly the West Coast, is readily apparent in Figure 7.

FIGURE 5

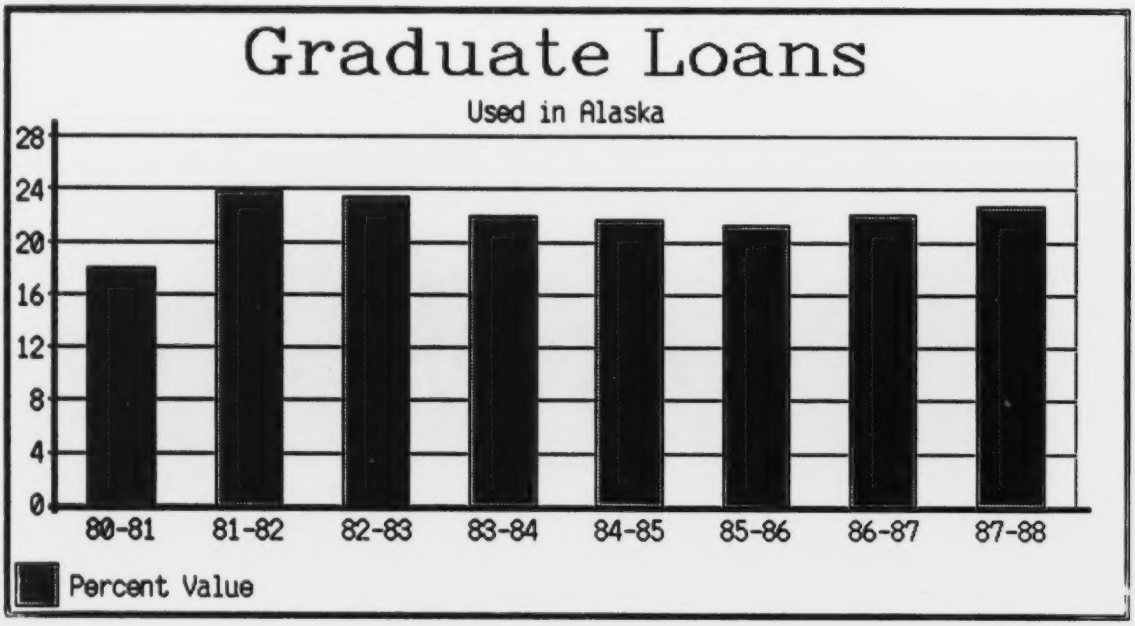


FIGURE 6

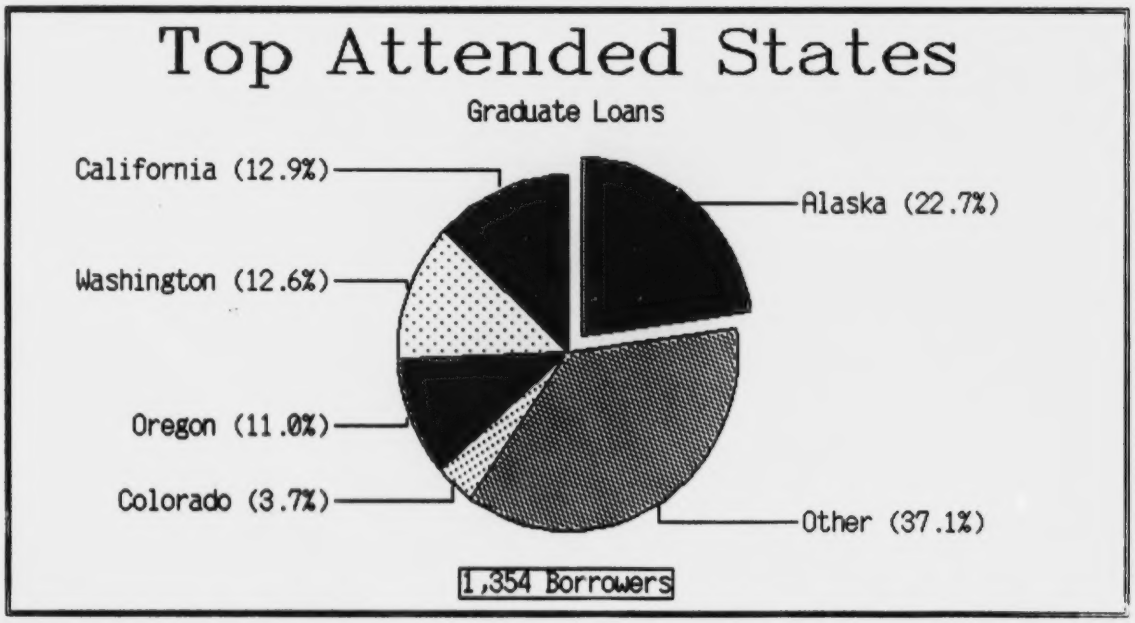
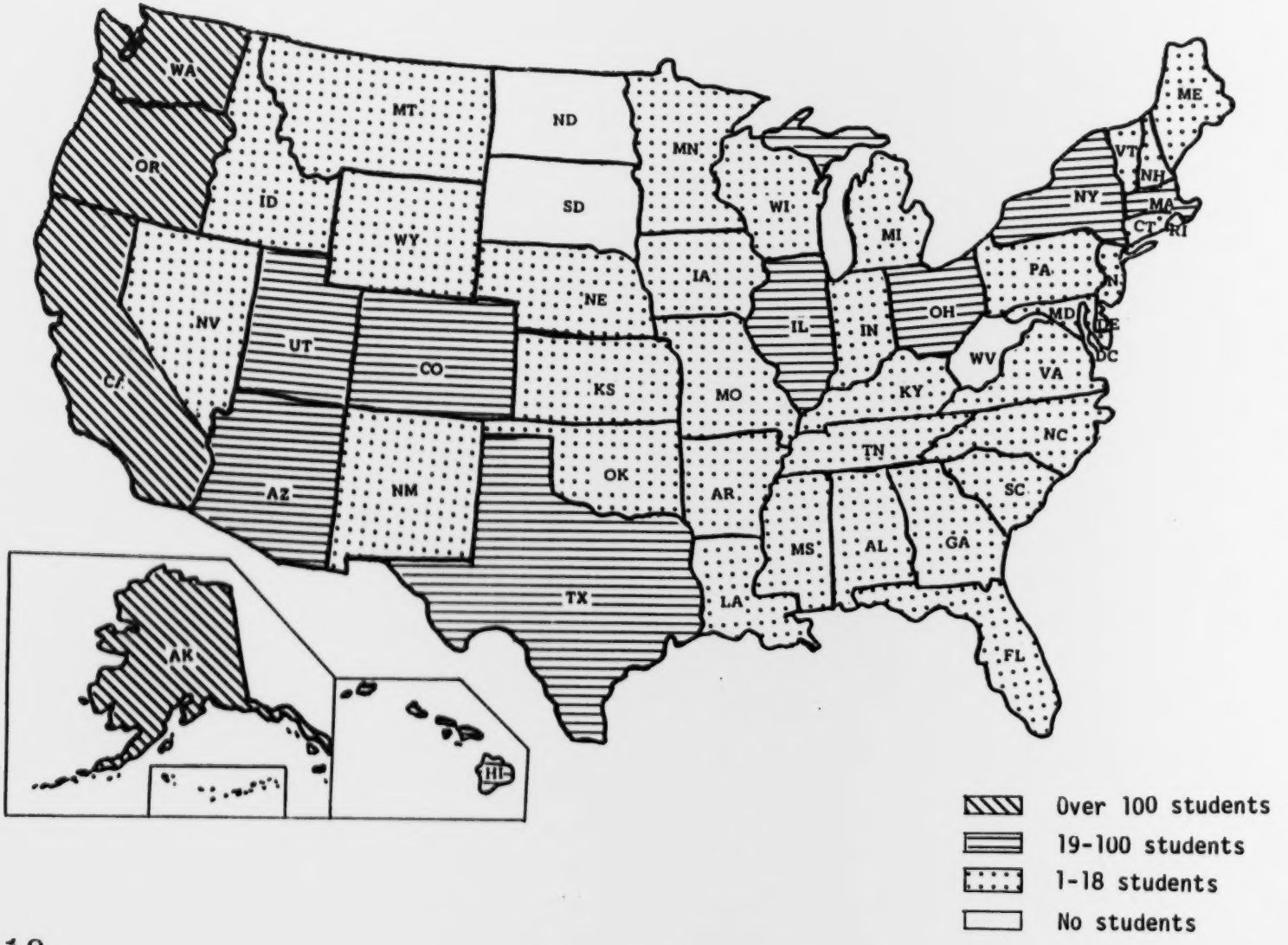


FIGURE 7
GEOGRAPHIC DISTRIBUTION OF ALASKANS UTILIZING
STATE LOANS FOR GRADUATE EDUCATION IN 1987-88



Foreign Study

Alaskans used state loans for study in forty-five different institutions in seventeen foreign countries in 1987-88. The distribution of these students by country of attendance is presented in Table 2. Not too surprisingly, Canada and England are the most popular foreign countries for attendance of Alaskan students.

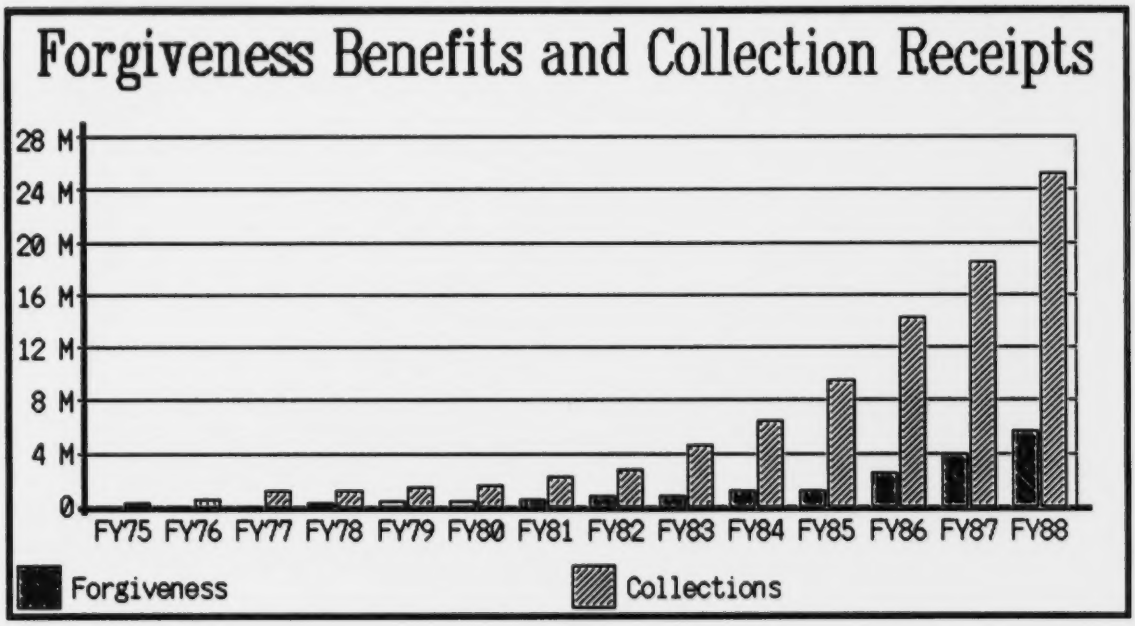
TABLE 2
DISTRIBUTION OF BORROWERS
BY FOREIGN COUNTRY OF ATTENDANCE
1987-88

FOREIGN COUNTRY	UNDERGRADUATE		GRADUATE	
	Number	Average Loan	Number	Average Loan
Australia	1	$2,750	1	$3,250
Belgium	2	2,750	--	-0-
Canada	10	4,450	2	6,500
China	1	3,550	--	-0-
Denmark	2	3,075	1	6,500
Dominican Republic	1	5,500	--	-0-
England	4	2,625	8	6,500
France	3	5,250	2	3,250
Greece	1	5,500	--	-0-
Japan	--	-0-	3	6,500
Mexico	1	2,675	--	-0-
Norway	1	5,500	2	2,875
Phillipines	1	450	--	-0-
Scotland	1	5,500	--	-0-
Spain	3	4,150	--	-0-
Switzerland	1	5,500	--	-0-
West Germany	3	4,350	--	-0-
TOTAL	36	$3,982	19	$5,053

Loan Repayments

The student loan program is based upon a revolving fund with the students' loan repayments being re-utilized for future student loans. Since 1971-72 (actually 1974-75, since there were no repayments received the first few years), Alaskans have repaid close to $90 million on their educational loans. As can be seen in Figure 8, these repayments are rapidly increasing each year. Also presented in Figure 8 is a representation of the forgiveness history of the student loan program. Students who reside in Alaska after completion of their course of study are eligible to have up to 50 percent of their loans forgiven. Beginning with the first such forgiveness in 1974-75, the total amount of loan funds (including interest) which the State of Alaska has forgiven has generally shown large annual increases, with the exception of 1979-80 when forgiveness benefits temporarily leveled. Since the inception of the program, over 8,000 Alaskans received partial forgiveness of their student loans. Increases are projected to continue over the next few years as larger numbers of students complete their educational programs. However, loan forgiveness provisions were repealed beginning with 1987-88 loans, so these totals will begin to decline over time and will eventually be non-existent.

FIGURE 8



Default

Nationally, student loans have a notoriously high default rate, and, unfortunately, Alaska's program also has experienced problems with loan collections. Although the Alaska program had been doing considerably better than the federal loan programs, the default rate began to rise during 1983-84. As can be seen in Table 3, the default rate had been steadily decreasing since the concerted effort began in 1975-76 to pursue these bad debts. However, during 1983-84 default volumes outstripped available manpower and the rate rose dramatically. In 1985-86, the loan program contracted with a private collection firm. A default rate of 10.0 percent was the target for 1986-87 and this was unfortunately not achieved. Collection efforts have been expanded in 1987-88 by adding a second collection firm. Also, beginning July 1988 six additional pre-collections personnel have been authorized to enhance the repayment activities.

TABLE 3
ANNUAL DEFAULT RATES OF
ALASKA STATE STUDENT LOANS
1971-72 through 1987-88

LOAN YEAR	DEFAULT RATE* (June 30)
1971-72	N.A.
1972-73	N.A.
1973-74	N.A.
1974-75	80.0%
1975-76	44.6%
1976-77	24.9%
1977-78	22.3%
1978-79	19.3%
1979-80	14.5%
1980-81	11.5%
1981-82	9.2%
1982-83	9.1%
1983-84	13.5%
1984-85	12.4%
1985-86	14.7%
1986-87	16.8%
1987-88	18.6%

*Default is 120+ days past due.

Statistical Data

In the Appendix are Tables 8 through 15 containing additional information on the Alaska Student Loan Program. Data regarding the top states of attendance for Alaskans is found in Tables 8 and 9. Information on the number and amounts of loans made annually to undergraduate and graduate students attending in-state and out-of-state is presented in Tables 10-14. Table 15 contains summaries of the average size loan awarded each year, and Tables 16 and 17 contain data on institutions most frequently attended by Alaska Student Loan borrowers.

WICHE STUDENT EXCHANGE PROGRAM

Since 1955, Alaska has provided residents with access to up to sixteen fields of professional education not available in-state through participation in the fifteen-state Western Interstate Commission for Higher Education (WICHE). The WICHE Student Exchange Program provides access to these fields at participating institutions throughout the compact states, and makes these programs available at a reduced tuition rate to the out-of-state WICHE students. These reduced rates usually amount to the normal in-state tuition rate at public colleges and universities and one-third the regular tuition rate at private colleges and universities. Alaskans certified for participation in this exchange program may also expect preferential admissions consideration by the schools to which they apply. For this, Alaska pays the college or university in which the Alaskan exchange student enrolls a set fee for a particular field of study. This fee, the support fee, covers the non-resident portion of the tuition and a portion of the institution's operating costs. The student does not receive any direct payment under this program.

Exchange Fields

The WICHE exchange fields in which Alaska supported students for the 1987-88 year included:

Architecture	Optometry
Dentistry	Osteopathy
Law	Pharmacy
Maritime Technology	Physical Therapy
Medicine	Public Health
Occupational Therapy	Veterinary Medicine

In 1987-88, continuing WICHE students were supported in all of the above fields. New student support was limited to fields identified as those in which WICHE support significantly benefits a student's admission chances. Those fields are Medicine, Veterinary Medicine, Podiatry, Physical Therapy, Dentistry, Occupational Therapy, Optometry, and Osteopathy.

A student eligible for state WICHE certification in any eligible field of study must apply for and gain admission to the program of study. The admission decision rests solely with the receiving institution.

Support Fees

The amount of the support fee to be paid for each field of study is set annually by the WICHE Commission, with membership from all fifteen member states. These fees increased more or less steadily until 1985-86. As can be seen in Table 4, a sharp decline in student participation and support costs occurred in 1986-87 due to a considerable reduction in total program appropriations. In 1987-88, while the number of students supported continued to decline, total costs rose due to increased participation in the high cost fields such as Medicine and Dentistry.

TABLE 4
WICHE STUDENT EXCHANGE PROGRAM SUPPORT COSTS
1977-78 through 1987-88

Academic Year	Total Students	Total Fees
1977-78	134	$ 634,114
1978-79	171	639,244
1979-80	209	853,959
1980-81	232	956,509
1981-82	269	1,223,091
1982-83	300	1,498,232
1983-84	284	1,591,440
1984-85	287	1,785,378
1985-86	248	1,646,823
1986-87	151	1,110,649
1987-88	107	1,253,095
TOTAL	2,392	$13,192,534

Participation Rates

The decline in total students supported from 151 in 1986-87 to 107 in 1987-88 reflects the phasing out of support in eight of the sixteen eligible WICHE fields due to budget limitations. Table 5 shows the number of students supported by field.

TABLE 5
WICHE EXCHANGE STUDENTS BY FIELD
1980-81 through 1987-88

Field of Study	80-81	81-82	82-83	83-84	84-85	85-86	86-87	87-88
Architecture	9	15	17	18	13	15	10	6
Dental Hygiene*	0	1	0	0	0	0	0	0
Dentistry	15	13	15	15	15	20	21	29
Forestry	7	6	6	6	4	5	3	0
Graduate Library	11	8	7	9	8	13	8	0
Graduate Nursing	6	3	4	7	7	7	3	0
Law	142	155	180	165	162	102	40	2
Maritime Technology	N.A.	7	7	4	5	5	4	1
Medicine	6	11	11	11	17	12	9	14
Occupational Therapy	3	3	4	6	6	6	4	7
Optometry	5	5	4	3	5	6	6	8
Osteopathy	N.A.	3	6	10	13	10	9	8
Pharmacy	5	3	5	3	6	7	4	1
Physical Therapy	2	6	9	4	0	6	6	8
Podiatry	3	4	2	1	0	0	0	0
Public Health	10	14	11	7	6	12	4	2
Veterinary Medicine	8	7	12	15	20	22	20	21
TOTAL	232	269	300	284	287	248	151	107

*Discontinued as an exchange field in 1981-82.

The cost of the student exchange program for 1987-88 is detailed in Table 6. Support fee costs increased in 1987-88 in only eight fields and decreased in Public Health. Veterinary Medicine, Dentistry, and Medicine accounted for 81.5 percent of the total cost.

TABLE 6
WICHE SUPPORT COSTS BY FIELD OF STUDY
1987-88

Field of Study	Support Fee	Total Students	Total Costs
Architecture	$ 3,400	6	$ 19,267
Dentistry	11,300	29	364,946
Forestry	3,400	0	-0-
Graduate Library	4,200	0	-0-
Graduate Nursing	6,200	0	-0-
Law	4,200	2	6,300
Maritime Technology	2,000	1	2,200
Medicine	22,400	14	313,600
Occupational Therapy	4,000	7	23,382
Optometry	6,200	8	49,600
Osteopathy	10,100	8	80,800
Pharmacy	4,900	1	4,900
Physical Therapy	4,500	8	39,000
Podiatry	7,000	0	-0-
Public Health	5,100	2	6,800
Veterinary Medicine	16,300	21	342,300
TOTAL	N.A.	107	$1,253,095

STATE EDUCATIONAL INCENTIVE GRANT (SEIG) PROGRAM

The State Educational Incentive Grant (SEIG) Program provides need-based grants to eligible Alaskans enrolled in undergraduate programs. Grant awards range from a minimum of $100 to a maximum of $1,500 each, depending upon demonstrated need. One-half of each grant is federally funded and one-half is provided by the State. Grants are awarded to eligible applicants in order of greatest financial need as measured by a standard need analysis.

Participation Rates

1987-88 was the tenth year of operation of the SEIG Program in Alaska. Approximately 550 Alaskans submitted complete applications for grant funds in 1987-88, but because of fund limitations, only 176 grants were awarded. As can be seen in Table 7, this program received an increase in funds which resulted in a 15 percent increase from 1986-87 when 153 grants were awarded.

Also listed in Table 7 are the awards for in-state and out-of-state attendance and an institutional listing of the in-state awards. The percentage of students receiving grants to attend in-state declined this year. Sixty-one percent of the grants were awarded to students attending in Alaska, versus 69 percent in 1986-87.

TABLE 7
DISTRIBUTION OF STUDENTS RECEIVING STATE
EDUCATIONAL INCENTIVE GRANTS
1981-82 through 1987-88

Institution	Number of Grants							Award Totals						
	81-82	82-83	83-84	84-85	85-86	86-87	87-88	81-82	82-83	83-84	84-85	85-86	86-87	87-88
U of Alaska, Anchorage	43	29	17	28	31	13	18	$ 55,750	$ 41,500	$ 25,500	$ 39,750	$ 39,750	$ 19,500	$ 25,500
U of Alaska, Fairbanks	25	20	17	17	33	38	36	36,000	27,000	25,500	24,750	42,750	57,000	48,750
U of Alaska, Southeast	2	6	2	2	3	2	8	3,000	7,500	3,000	3,000	3,750	3,000	12,000
Anchorage CC	18	23	17	17	13	22	12	22,744	34,000	25,500	21,750	15,000	33,000	14,250
Islands Community College	0	0	3	0	3	0	0	0	0	4,500	0	4,500	0	0
Kenai Peninsula CC	5	10	1	6	6	8	2	6,000	14,250	1,500	8,250	7,500	12,000	3,000
Ketchikan Community College	0	0	2	2	2	5	0	0	0	3,000	3,000	2,250	7,500	0
Kuskokwim Community College	0	1	0	0	0	0	0	0	1,500	0	0	0	0	0
Mat-Su CC	1	3	2	1	0	2	6	1,500	4,500	3,000	1,500	0	3,000	9,000
Prince William Sound	0	0	1	2	1	0	0	0	0	1,500	3,000	1,500	0	0
Tanana Valley CC	1	0	0	0	0	1	1	2,250	0	0	0	0	1,500	1,000
Tok Rural Education Center	0	0	0	0	0	1	0	0	0	0	0	0	1,500	0
Alaska Pacific University	0	1	0	5	6	7	11	0	750	0	7,500	7,500	10,500	15,750
Sheldon Jackson College	6	11	4	18	8	5	13	9,750	14,250	6,000	25,500	12,000	7,500	16,500
Alaska Business College	0	1	1	2	3	2	0	0	1,500	1,500	3,000	4,500	3,000	0
Gordon's Aviation	0	0	1	0	0	0	0	0	0	1,500	0	0	0	0
Total In-State	101	105	68	100	109	106	107	$136,994	$146,750	$102,000	$141,000	$141,000	$159,000	$145,750
Total Out-of-State	73	51	58	68	67	47	69	$102,030	$ 70,500	$ 87,000	$ 99,500	$ 98,750	$ 70,500	$ 94,250
TOTAL	174	156	126	168	176	153	176	$239,024	$217,250	$189,000	$240,500	$239,750	$229,500	$240,000

ALASKA TEACHER SCHOLARSHIP LOAN PROGRAM

The Teacher Scholarship Loan Program was established by the Alaska Legislature to encourage Alaska high school graduates to pursue teaching careers in rural elementary and secondary schools in the State. Students may borrow up to $7,500 per year to attend in-state or out-of-state four-year bachelor's degree and teaching certificate programs in elementary or secondary teacher education. If a borrower is employed after graduation as a teacher in a rural elementary or secondary school in Alaska, he or she may be eligible for up to 100 percent forgiveness of the total loan.

1987-88 was the third year of operation for the Teacher Scholarship Loan Program. Forty-eight students who received these loans in 1986-87, received loan funds in 1987-88 to continue their teacher education degree programs. Due to funding reductions, however, no new students were awarded teacher scholarship loans in 1987-88.

Fifty-eight percent of the 48 loan recipients pursued teaching degrees in-state. The total cost of loans awarded was $285,131, with an average loan award amount of $5,940.

PAUL DOUGLAS TEACHER SCHOLARSHIP PROGRAM

The Paul Douglas Teacher Scholarship Program, previously called the Congressional Teacher Scholarship Program, is a federally-funded program designed to provide college scholarships to outstanding high school graduates to enable and encourage them to pursue teaching careers at the elementary or secondary school level. Students who graduate in the top 10 percent of their high school class may apply for scholarships of up to $5,000 for each undergraduate year of a four or five year teacher education degree program. A student may receive scholarships for no more than four years. Scholarship recipients are generally required to teach at the elementary or secondary level for two years for each year of scholarship assistance they receive. Failure on the part of a scholarship recipient to fulfill the teaching obligation results in the individual being required to repay on a prorata basis the amount of the scholarships received as well as accrued interest at a substantial rate of about 14 percent.

Alaska received $34,122 in 1987-88 under this program. Scholarships averaging $4,875 were awarded to seven students from Beaver, Buckland, Clear, Craig, Ekwok, Seldovia, and Valdez.

APPENDIX

ALASKA STUDENT LOAN PROGRAM
ADDITIONAL DATA

TABLE 8
TEN TOP STATES OF ATTENDANCE
FOR ALASKANS WITH
UNDERGRADUATE LOANS
1980-81 through 1987-88

	NUMBER								AVERAGE LOAN							
STATE	80-81	81-82	82-83	83-84	84-85	85-86	86-87	87-88	80-81	81-82	82-83	83-84	84-85	85-86	86-87	87-88
Alaska	2,606	4,225	6,305	7,175	8,971	7,981	8,353	8,540	$2,137	$3,751	$3,847	$3,992	$4,050	$4,432	$4,072	$3,936
Washington	700	1,045	1,314	1,549	1,662	1,506	1,412	1,285	2,495	4,091	4,610	4,511	4,665	4,807	4,430	4,369
Oregon	500	746	908	949	1,030	1,042	1,018	993	2,506	4,242	4,756	4,590	4,600	4,808	4,464	4,367
California	280	373	556	664	780	812	810	832	2,519	4,268	4,858	4,919	4,953	5,054	4,619	4,530
Arizona	142	206	352	404	538	665	815	726	2,413	4,344	4,444	4,717	4,716	4,792	4,608	4,564
Colorado	101	280	372	408	373	351	342	400	2,502	4,584	5,050	5,233	5,042	5,269	4,837	4,728
Idaho	125	199	265	253	237	241	267	235	2,407	3,826	3,866	4,002	4,300	4,539	3,914	3,871
Utah	85	153	202	209	224	201	198	170	2,029	3,564	3,664	3,763	3,762	3,716	3,553	3,811
Texas	93	114	153	187	198	189	185	152	2,331	4,003	4,189	4,227	4,554	4,771	4,368	4,425
Montana	73	106	137	158	181	186	166	128	2,536	3,670	3,452	3,951	4,157	4,396	4,409	4,356
Remaining U.S.	1,006	1,488	1,289	1,459	1,566	1,504	1,607	1,584	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Foreign	N.A.	N.A.	26	34	54	42	42	54	N.A.	N.A.	4,101	4,234	4,113	4,472	3,912	4,194
TOTAL	5,751	8,935	11,879	13,449	15,814	14,720	15,215	15,099	$2,319	$3,977	$4,139	$4,171	$4,287	$4,693	$4,321	$4,167

TABLE 9
TEN TOP STATES OF ATTENDANCE
FOR ALASKANS WITH
GRADUATE LOANS
1980-81 through 1987-88

STATE	NUMBER								AVERAGE LOAN							
	80-81	81-82	82-83	83-84	84-85	85-86	86-87	87-88	80-81	81-82	82-83	83-84	84-85	85-86	86-87	87-88
Alaska	127	229	276	292	295	268	297	307	$3,086	$4,630	$4,454	$4,527	$4,434	$5,222	$4,072	$4,514
California	90	113	183	237	217	203	193	175	3,937	5,693	5,599	5,783	6,293	6,290	5,619	5,580
Washington	129	148	161	164	178	181	185	170	3,848	5,740	5,447	5,535	5,843	6,174	5,668	5,631
Oregon	75	91	127	143	136	129	121	149	4,011	5,103	5,351	4,682	5,463	5,759	5,420	5,221
Colorado	19	27	35	42	44	41	49	50	4,149	5,303	5,369	5,210	5,488	6,302	5,874	5,508
Massachusetts	18	25	32	33	42	26	36	37	4,953	5,927	6,217	6,404	6,346	6,673	5,783	5,468
Texas	10	20	23	28	34	32	27	37	3,204	4,445	4,830	4,971	4,609	5,490	4,491	4,454
Arizona	17	18	29	32	33	25	28	34	3,041	4,408	4,822	4,950	5,298	5,432	4,830	4,954
New York	17	15	19	28	35	28	33	33	4,159	4,989	5,153	5,471	5,471	5,842	5,511	5,783
Hawaii	19	21	26	30	22	22	24	22	3,393	5,079	3,909	4,457	5,063	5,484	5,485	4,723
Remaining U.S.	204	270	270	298	300	228	334	322	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Foreign	N.A.	N.A.	14	23	22	20	24	18	N.A.	N.A.	5,084	4,410	4,830	6,205	5,949	5,218
TOTAL	709	963	1,179	1,336	1,359	1,263	1,351	1,354	$3,746	$5,218	$5,151	$5,097	$5,363	$5,768	$5,289	$5,016

TABLE 10
IN-STATE/OUT-OF-STATE ATTENDANCE
BY STUDENT LEVEL
1983-84 through 1987-88

STUDENT LEVEL	ALASKA										OUT-OF-STATE									
	1983-84		1984-85		1985-86		1986-87		1987-88		1983-84		1984-85		1985-86		1986-87		1987-88	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Freshman	2,229	54.4	2,910	58.8	2,265	52.5	2,403	54.8	2,481	56.6	1,868	45.6	2,036	41.2	2,048	47.5	1,980	45.2	1,904	43.4
Sophomore	1,331	48.1	1,487	49.3	1,443	48.7	1,565	48.8	1,481	49.7	1,439	51.9	1,532	50.7	1,522	51.3	1,639	51.2	1,496	50.3
Junior	956	44.8	1,021	44.0	1,030	45.8	1,158	46.2	1,183	47.0	1,176	55.2	1,297	56.0	1,221	54.2	1,348	53.8	1,335	53.0
Senior	850	44.5	1,066	47.9	1,015	45.1	1,058	47.7	990	46.2	1,060	55.5	1,158	52.1	1,238	54.9	1,160	52.3	1,151	53.8
Vocational	1,809	71.2	2,487	75.2	2,228	75.8	2,169	74.7	2,405	78.1	731	28.8	820	24.8	710	24.2	735	25.3	673	21.9
Undergraduate	7,175	53.3	8,971	56.7	7,981	54.2	8,353	54.9	8,540	56.6	6,274	46.7	6,843	43.3	6,739	45.8	6,862	45.1	6,559	43.4
Graduate	292	21.9	295	21.7	268	21.2	297	22.0	307	22.7	1,044	78.1	1,064	78.3	995	78.8	1,054	78.0	1,047	77.3
TOTAL	7,467	50.5	9,266	54.0	8,249	51.6	8,650	52.2	8,847	53.8	7,318	49.5	7,907	46.0	7,734	48.4	7,916	47.8	7,606	46.2

TABLE 11
ALASKA STUDENT LOAN PROGRAM
SIXTEEN-YEAR SUMMARY
(1971-72 through 1987-88)

	STUDENTS ATTENDING IN-STATE				STUDENTS ATTENDING OUT-OF-STATE				TOTAL	
STUDENT LEVEL	Number of Loans	Percent of Total	Loan Amount	Percent of Total	Number of Loans	Percent of Total	Loan Amount	Percent of Total	Number of Loans	Loan Amount
Under-graduate	60,436	51.6	$223,557,778	50.1	56,785	48.4	$222,463,252	49.9	117,221	$446,021,030
Graduate	2,412	20.6	$ 10,349,296	18.3	9,312	79.4	$ 46,063,765	81.7	11,724	$ 56,413,061
TOTAL	62,848	48.7	$233,907,074	46.6	66,097	51.3	$268,527,017	53.4	128,945	$502,434,091

TABLE 12
YEARLY SUMMARY
OF
UNDERGRADUATE STUDENT LOANS

	STUDENTS ATTENDING IN-STATE				STUDENTS ATTENDING OUT-OF-STATE				TOTAL	
ACADEMIC YEAR	Loan Recipients	Percent of Total	Loan Amount	Percent of Total	Loan Recipients	Percent of Total	Loan Amount	Percent of Total	Loan Recipients	Loan Amount
1971-72	570	57.6	$ 680,351	50.1	420	42.4	$ 666,536	49.5	990	$ 1,346,887
1972-73	761	48.7	965,274	42.1	801	51.3	1,326,975	57.9	1,562	2,292,249
1973-74	585	40.1	913,284	38.8	874	59.9	1,438,990	61.2	1,459	2,352,274
1974-75	528	41.6	764,872	36.4	745	58.5	1,336,279	63.6	1,273	2,101,151
1975-76	456	30.5	747,112	27.9	1,041	69.5	1,927,334	72.1	1,497	2,674,446
1976-77	561	33.1	858,139	28.6	1,132	66.9	2,143,458	71.4	1,693	3,001,597
1977-78	713	35.9	1,211,203	32.7	1,272	64.1	2,496,063	67.3	1,985	3,707,266
1978-79	861	35.1	1,664,246	31.7	1,591	64.9	3,581,002	68.3	2,452	5,245,248
1979-80	1,245	36.1	2,469,354	32.2	2,203	63.9	5,191,236	67.8	3,448	7,660,590
1980-81	2,606	45.3	5,568,580	41.8	3,145	54.7	7,766,597	58.2	5,751	13,335,177
1981-82	4,225	47.3	15,846,331	44.6	4,710	52.7	19,688,486	55.4	8,935	35,534,817
1982-83	6,305	53.1	24,254,812	49.5	5,574	46.9	24,705,330	50.5	11,879	48,960,142
1983-84	7,175	53.3	28,642,717	51.1	6,274	46.7	27,459,737	48.9	13,449	56,102,454
1984-85	8,971	56.7	36,330,357	53.6	6,843	43.3	31,457,502	46.4	15,814	67,787,859
1985-86	7,981	54.2	35,374,073	52.3	6,739	45.8	32,323,069	47.7	14,720	67,697,142
1986-87	8,353	54.9	33,827,021	52.5	6,862	45.1	30,610,205	47.5	15,215	64,437,226
1987-88	8,540	56.6	33,440,052	54.1	6,559	43.4	28,344,453	45.9	15,099	61,784,055
TOTAL	60,436	51.6	$223,557,778	50.1	56,785	48.4	$222,463,252	49.9	117,221	$446,021,030

TABLE 13
YEARLY SUMMARY
OF
GRADUATE STUDENT LOANS

	STUDENTS ATTENDING IN-STATE				STUDENTS ATTENDING OUT-OF-STATE				TOTAL	
ACADEMIC YEAR	Loan Recipients	Percent of Total	Loan Amount	Percent of Total	Loan Recipients	Percent of Total	Loan Amount	Percent of Total	Loan Recipients	Loan Amount
1971-72	31	34.1	$ 74,613	29.1	60	65.9	$ 181,658	70.9	91	$ 256,271
1972-73	48	25.8	113,990	19.7	138	74.2	464,145	80.3	186	578,135
1973-74	37	18.0	107,988	17.0	169	82.0	525,914	83.0	206	633,902
1974-75	31	16.8	86,266	15.4	153	83.2	472,390	84.6	184	558,656
1975-76	25	11.3	61,424	8.7	197	88.7	647,127	91.3	222	708,551
1976-77	23	10.1	69,833	8.2	205	89.9	779,077	91.8	228	848,910
1977-78	27	9.6	63,919	7.1	253	90.4	832,982	92.9	280	896,901
1978-79	41	12.0	108,130	9.2	302	88.0	1,063,024	90.8	343	1,171,154
1979-80	58	12.3	168,519	9.8	412	87.7	1,544,840	90.2	470	1,713,359
1980-81	127	17.9	391,885	14.8	582	82.1	2,264,218	85.2	709	2,656,103
1981-82	229	23.8	1,060,365	21.1	734	76.2	3,964,317	78.9	963	5,024,682
1982-83	276	23.4	1,229,172	20.3	903	76.6	4,818,081	79.7	1,179	6,047,253
1983-84	292	21.9	1,321,950	19.4	1,044	78.1	5,487,912	80.6	1,336	6,809,862
1984-85	295	21.7	1,308,156	17.9	1,064	78.3	5,979,868	82.1	1,359	7,288,024
1985-86	268	21.2	1,399,474	19.2	995	78.8	5,885,114	80.8	1,263	7,284,588
1986-87	297	22.0	1,397,967	19.6	1,054	78.0	5,747,354	80.4	1,351	7,145,321
1987-88	307	22.7	1,385,645	20.4	1,047	77.3	5,405,744	79.6	1,354	6,791,389
TOTAL	2,412	20.6	$10,349,296	18.3	9,312	79.4	$46,063,765	81.7	11,724	$56,413,061

TABLE 14
YEARLY SUMMARY
OF
ALL STUDENT LOANS

	STUDENTS ATTENDING IN-STATE				STUDENTS ATTENDING OUT-OF-STATE				TOTAL	
ACADEMIC YEAR	Loan Recipients	Percent of Total	Loan Amount	Percent of Total	Loan Recipients	Percent of Total	Loan Amount	Percent of Total	Loan Recipients	Loan Amount
1971-72	601	55.6	$ 754,964	47.1	480	44.4	$ 848,194	52.9	1,081	$ 1,603,158
1972-73	809	46.3	1,079,264	37.6	939	53.7	1,791,120	62.4	1,748	2,870,384
1973-74	622	37.4	1,021,272	34.2	1,043	62.6	1,964,904	65.8	1,665	2,986,176
1974-75	559	38.4	851,138	32.0	898	61.6	1,808,669	68.0	1,457	2,659,807
1975-76	481	28.0	808,536	23.9	1,238	72.0	2,574,461	76.1	1,719	3,382,997
1976-77	584	30.4	927,972	24.1	1,337	69.6	2,922,535	75.9	1,921	3,850,507
1977-78	740	32.7	1,275,122	27.7	1,525	67.3	3,329,045	72.3	2,265	4,604,167
1978-79	902	32.3	1,772,376	27.6	1,893	67.7	4,644,026	72.4	2,795	6,416,402
1979-80	1,303	33.3	2,637,873	28.1	2,615	66.7	6,736,076	71.9	3,918	9,373,949
1980-81	2,733	42.3	5,960,465	37.3	3,727	57.7	10,030,815	62.7	6,460	15,991,280
1981-82	4,454	45.0	16,906,695	41.7	5,444	55.0	23,652,804	58.3	9,898	40,559,499
1982-83	6,581	50.4	25,483,984	46.3	6,477	49.6	29,523,411	53.7	13,058	55,007,395
1983-84	7,467	50.5	29,964,667	47.6	7,318	49.5	32,947,649	52.4	14,785	62,912,316
1984-85	9,266	54.0	37,638,513	50.1	7,907	46.0	37,437,370	49.9	17,173	75,075,883
1985-86	8,249	51.6	36,773,547	49.0	7,734	48.4	38,208,183	51.0	15,983	74,981,730
1986-87	8,650	52.2	35,224,988	49.2	7,916	47.8	36,357,559	50.8	16,566	71,582,547
1987-88	8,847	53.8	34,825,697	50.8	7,606	46.2	33,750,197	49.2	16,453	68,575,894
TOTAL	62,848	48.7	$233,907,074	46.6	66,097	51.3	$268,527,017	53.4	128,945	$502,434,091

TABLE 15
MEAN LOAN AMOUNT PER RECIPIENT
BY
IN-STATE/OUT-OF-STATE INSTITUTIONAL ATTENDANCE

	STUDENTS ATTENDING IN-STATE			STUDENTS ATTENDING OUT-OF-STATE			TOTAL		
ACADEMIC YEAR	Number of Loan Recipients	Total Amount Loaned	Mean Loan per Recipient	Number of Loan Recipients	Total Amount Loaned	Mean Loan per Recipient	Number of Loan Recipients	Total Amount Loaned	Mean Loan per Recipient
1971-72	601	$ 754,964	$1,256	480	$ 848,194	$1,767	1,081	$ 1,603,158	$1,483
1972-73	809	1,079,264	1,334	939	1,791,120	1,907	1,748	2,870,384	1,642
1973-74	622	1,021,272	1,642	1,043	1,964,904	1,884	1,665	2,986,176	1,793
1974-75	559	851,138	1,523	898	1,808,669	2,014	1,457	2,659,807	1,826
1975-76	481	808,536	1,681	1,238	2,574,461	2,080	1,719	3,382,997	1,968
1976-77	584	927,972	1,589	1,337	2,922,535	2,186	1,921	3,850,507	2,004
1977-78	740	1,275,122	1,723	1,525	3,329,045	2,183	2,265	4,604,167	2,033
1978-79	902	1,772,376	1,965	1,893	4,644,026	2,453	2,795	6,416,402	2,296
1979-80	1,303	2,637,873	2,024	2,615	6,736,076	2,576	3,918	9,373,949	2,393
1980-81	2,733	5,960,465	2,181	3,727	10,030,815	2,691	6,460	15,991,280	2,475
1981-82	4,454	16,906,695	3,796	5,444	23,652,804	4,345	9,898	40,559,499	4,098
1982-83	6,581	25,483,984	3,872	6,477	29,523,411	4,558	13,058	55,007,395	4,213
1983-84	7,467	29,964,667	4,013	7,318	32,947,649	4,502	14,785	62,912,316	4,255
1984-85	9,266	37,638,613	4,062	7,907	37,437,370	4,735	17,173	75,075,883	4,372
1985-86	8,249	36,773,547	4,458	7,734	38,208,183	4,940	15,983	74,981,730	4,691
1986-87	8,650	35,224,988	4,072	7,916	36,357,559	4,593	16,566	71,582,547	4,321
1987-88	8,847	34,825,697	3,936	7,606	33,750,197	4,437	16,453	68,575,894	4,168
TOTAL	62,848	$233,907,074	$3,722	66,097	$268,527,017	$4,063	128,945	$502,434,091	$3,896

TABLE 16
DISTRIBUTION OF ALASKA STATE LOANS
FOR STUDENTS ATTENDING IN ALASKA
(1987-88 Loans, 6-30-88)

Institution	1987-88	
	No.	Amount
University of Alaska, Fairbanks	2,015	$6,837,317
University of Alaska, Anchorage	1,899	6,945,165
Anchorage College	1,026	3,882,884
Charter College	337	1,750,700
University of Alaska, Southeast	322	1,143,283
Alaska Pacific University	315	1,303,328
Alaska Computer Institute of Technology	282	1,347,639
The Travel Academy	225	1,027,422
Careers Vocational Training School	217	1,092,450
Alaska Business College	207	1,053,226
Matanuska-Susitna College	196	710,227
Kenai Peninsula College	186	698,838
Tanana Valley College	157	586,334
SST Travel School	144	511,589
Alaska Vocational-Technical Center	131	421,680
Clerical Skills Training	129	659,610
Alaska Travel Institute	125	571,817
Sheldon Jackson College	105	436,594
American Academy of Business	91	411,100
Trend Setters School of Beauty	88	458,718
Testing Institute of Alaska	78	385,144
Brown Jug Beverage Dispensary	73	211,570
New Concepts Beauty School	51	196,644
Hutchison Career Center	50	159,463
Victorian Academy of Cosmetology and Barbering	39	199,900
New Frontiers Vocational Technical Center	38	167,350
Ketchikan College	33	100,800
Vernair	31	133,611
Kuskokwim College	31	78,203
World Security Police Academy	29	134,850
Aero Tech Flight School	29	130,705
Academy of Hair Design	28	133,962
People Count, Inc.	27	113,275
The Aviation Company	26	103,122
Aviation North	24	101,929
Kotzebue Technical Center	24	98,893
Prince William Sound College	22	81,225
Alaska Flying Network	20	102,195
Wilburs Flight Operation	20	70,261
St. Herman's Theological Seminary	20	69,100
Ptarmigan Aviation/DBA Northwind Aviation	19	91,885
Anchorage Alaska School of Barbering	18	81,676

TABLE 16
(Continued)

Institution	1987-88	
	No.	Amount
Hair Studio School of Design	17	$ 87,505
Alaska Vocational School	16	67,300
University of LaVerne	16	47,918
Peninsula Beauty School	15	77,038
Mat-Su Bush Flying	14	63,150
Elmendorf Aero Club	13	57,918
Beaumondes Academy of Cosmetology	13	56,595
Islands College	13	41,500
Anchorage Air Center	12	46,257
Alaska School of Professional Floral Design	12	23,800
Eielson AFB Aero Club	11	49,208
Kodiak College	11	33,550
Wayland Baptist University	8	16,875
North Pacific Business Institute	7	25,950
Chapman College	6	15,913
Fairbanks Beauty School	5	22,453
Delta Greely Rural Educational Center	5	18,700
Northwest College	5	16,800
Fort Wainwright Flying Club	5	8,696
Fort Richardson Flying Club	4	17,353
Far North Bible College	2	7,100
Alaska Bible College	2	5,900
Arctic Bible Institute	2	5,750
Nenana Valley Rural Education Center	1	5,500
Central Texas College	1	2,750
Chukchi College	1	2,750
Tok Rural Education Center	1	1,350

TABLE 17
INSTITUTIONS AT WHICH AT LEAST FIFTY ALASKA
STUDENT LOAN BORROWERS ATTENDED
(1987-88 Loans, as of 6/30/88)

Institution	1987-88	
	No.	Amount
*University of Alaska, Fairbanks	2,015	$6,837,317
*University of Alaska, Anchorage	1,899	6,945,165
*Anchorage College	1,026	3,882,884
*Charter College	337	1,750,700
*University of Alaska, Southeast	322	1,143,283
*Alaska Pacific University	315	1,303,328
*Alaska Computer Institute of Technology	282	1,347,639
*The Travel Academy	220	1,000,122
University of Oregon (OR)	219	959,450
*Careers Vocational Training School	217	1,092,450
*Alaska Business College	207	1,053,226
Oregon State University (OR)	201	814,878
University of Washington (WA)	196	826,479
*Matanuska-Susitna College	196	710,227
Northern Arizona University (AZ)	193	894,737
*Kenai Peninsula College	186	698,838
Arizona State University (AZ)	165	698,208
*Tanana Valley College	157	586,334
*SST Travel School	144	511,589
Washington State University (WA)	135	632,829
*Alaska Vocational-Technical Center	131	421,680
*Clerical Skills Training	129	659,610
Western Washington University (WA)	126	557,540
*Alaska Travel Institute	125	571,817
Brigham Young University (UT)	122	437,565
*Sheldon Jackson College	105	436,595
University of Idaho (ID)	103	436,600
Southern Oregon State College (OR)	97	389,647
University of Arizona (AZ)	93	416,174
*American Academy of Business	91	411,100
*Trend Setters School of Beauty	88	458,718
University of Colorado, Boulder (CO)	82	382,300
*Testing Institute of Alaska	78	385,144
Willamette University (OR)	76	383,779
Colorado State University (CO)	76	363,025
*Brown Jug Beverage Dispensary	73	211,570
Gonzaga University (WA)	64	321,750
Lewis and Clark College (OR)	64	300,245
Eastern Washington University (WA)	64	271,149
University of Puget Sound (WA)	61	288,900

*Alaskan Schools

TABLE 17
(Continued)

Institution	1987-88	
	No.	Amount
Refrigeration School (AZ)	60	$ 298,604
Central Washington University (WA)	60	284,195
International Air Academy (WA)	60	243,358
DeVry Institute of Technology (AZ)	58	248,372
Montana State University (MT)	58	245,531
American Diesel & Automotive School (CO)	55	289,684
Pacific Lutheran University (WA)	55	261,426
Art Institute of Seattle (WA)	53	231,510
Seattle University (WA)	53	211,288
Western Oregon State College (OR)	52	206,074
*New Concepts Beauty School	50	196,644
*Hutchison Career Center	50	159,463
Ricks College (ID)	50	132,025

*Alaskan Schools

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